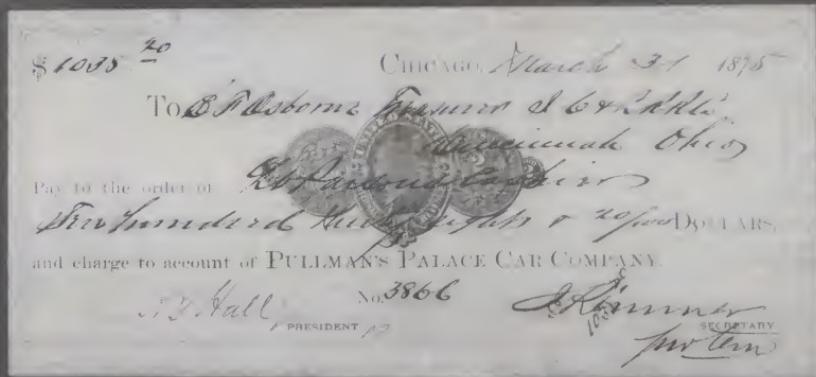


THE CHECK COLLECTOR

April-June 2005

The Journal of
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 74



Editor: Robert D. Hohertz
PLEASE SEE PAGE 24
(314) 961-4399 (until June 16, 2005)

Advertising Manager: Please deal with Editor until further notice. Use my e-mail address: FSA71@aol.com

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To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents.

We type all material. Illustrations require an original or a good, clear, black and white copy, preferably as large as can be obtained. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the July-September issue of *The Check Collector*: August 15

The Check Collector is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

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<http://members.aol.com/asccinfo>

The cover of this issue illustrates the alpha (RN-A2) and omega (well, at least RN-O2) of the types of two-cent revenue stamped paper of the United States Civil War tax period. The issue also contains the omega installment of Ron Lesher's exhibit of this material. Ron has added a number of items to the exhibit and changed it in other important ways since the beginning of the series four-and-a-half years ago. If all works well, the newer version of the exhibit will be scanned and issued in paperback.

What will replace it in TCC? Unless other articles come flying in often enough I will work with the format of my own exhibit of the Spanish American War imprinted material and include it in TCC over the next several years. You can read that as a threat or a promise, whichever is dictated by your interests.

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Robert E. Lee's Pallbearers

By Bob Hohertz

In order to secure a Lexington, Virginia revenue-imprinted check that was not in our Southern data base I bid on an eBay lot that was advertised as checks providing the signatures of several of Robert E. Lee's pallbearers. No one else seemed to be interested in the lot, so I won it. The internet provided some interesting information on Lee's funeral as well.

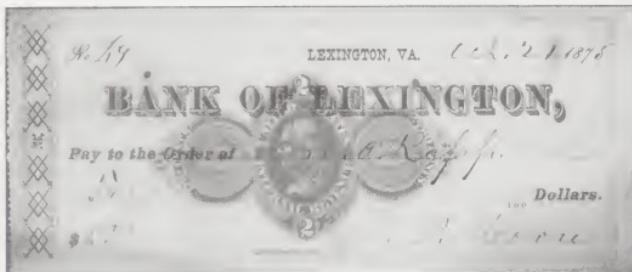


Figure 1. The check that was not in the Southern data base. It was printed in blue on a gray background by Wm. Mann, Printer, Philadelphia. The imprinted revenue is Type D.

General Robert E. Lee died in Lexington, Virginia on the morning of October 12, 1870, at the President's house at Washington College (now, of course, Washington & Lee University.) His death must have been sudden, as cadet William Nalle wrote on October 13 that he had met Lee walking on a footpath to town, seemingly the picture of health, not long before. Nalle also reported that Lee looked "half his original size, and desperately thin" in his coffin.

Providing a coffin for Lee had been quite a task in itself. During the first week of October, 1870 the North (now Maury) River flooded, carrying off a number of houses and businesses, including the lumber house of Archibald Alexander. Among the goods stored there was a consignment of metallic caskets that had arrived a few days earlier. Apparently there were no other caskets available in Lexington, so a search was made along the river to find one for Lee.

A casket was found lodged in a brush pile below the first dam down the river from East Lexington. Two of the cabinet makers, W.P. Hartigan and J.L. Root, cabinet makers, were sent to retrieve the casket and bring it back. As the flood had destroyed roads and made the canal difficult to travel, no other source was available to provide one in time for the funeral. One source reports that the casket was a bit short for the General, so he was buried without his shoes.

At 10:00 a.m. on Saturday, October 15 a procession was formed to escort the remains to the chapel for the funeral service and burial. The required order of procession was: officers and soldiers of the Confederate army; chaplain and other clergy; bearers and pall-bearers; General Lee's horse, the attending physicians, trustees and faculty of Washington College, dignitaries of the State of Virginia, visitors and faculty of the Virginia Military Institute, other representative bodies and distinguished editors, alumni of Washington College, citizens, cadets of Virginia Military Institute, and students of Washington College as guard of honor.

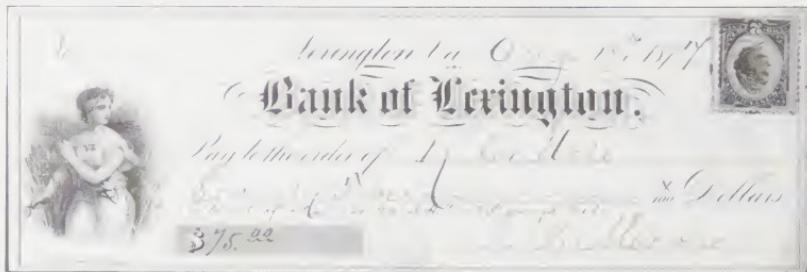
The pallbearers were: Judge F.T. Anderson and David E. Moore, Sr., trustees of Washington College. Professor W. Preston Johnston and Professor J. Randolph Tucker, professors of Washington College. William L. Prather and Edward P. Clark, students of Washington College.

Ex-Governor John Letcher and Commodore M. F. Maury, for Virginia Military Institute.

Captain J. C. Boude and Captain J. P. Moore, soldiers of Confederate States of America.

William G. White and Joseph G. Steele, citizens of Lexington.

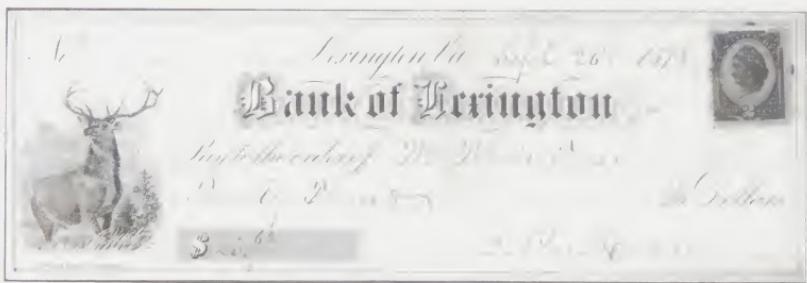
It is the last three gentlemen who left a record in the illustrated checks.



Figures 2 and 3. A check signed by J.P. Moore, one of the pallbearers. It is endorsed on the back by J.G. Steele, another pallbearer.

It is interesting that little information can be found on either Moore, White or Steele on the internet. The check contains the statement, "In part of claims vs J.A. McKunys (?) est." so Moore may have become a lawyer after his military career.

The check was lithographed by A. Hoen & Co., Baltimore.



Figures 5 and 6. A check written to William G. White, another pallbearer, by Moore. White did not endorse it, but he probably was the person who signed second to attest to the "mark" of Mr. Rapp, whom the imprinted check in Figure 1 was made out to.

The check was also lithographed by A. Hoen & Co.



References:

- <http://www.gdg.org/Research/People/RELee/shleef.html>
- http://www.vmi.edu/archives/Civil_War/nalle.html

An Armenian Cancelled Check

by L.A. Saryan, Ph.D.

Billions of financial transactions take place each day, and to mediate them, man invented money. The evolution of money has taken place over millennia, and continues today at an ever increasing pace. Coins, paper currency, checks, credit cards and now totally paperless electronic transactions are just some of the ways people pay for taxes, goods, and services.

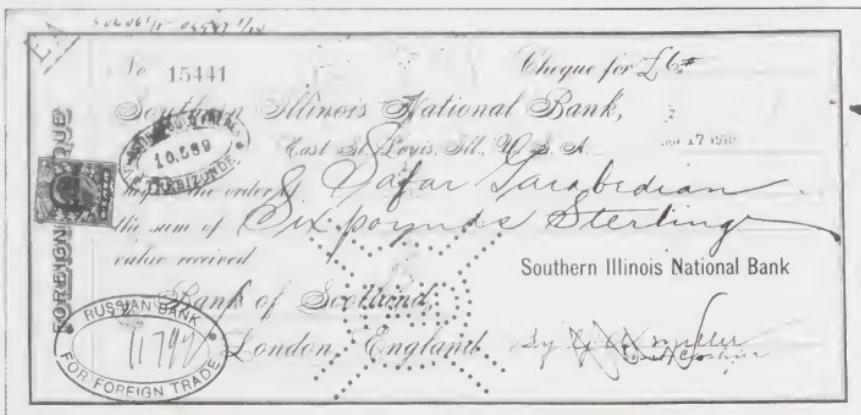
Checks are a very important and widely disseminated type of financial instrument. Although they have been used for a few centuries, it wasn't really until the late nineteenth century that they came into their own. Only relatively recently have credit cards and electronic transfers made inroads into the popularity of checks. For consumers, checks offer convenience, portability, widespread acceptance, and a record on paper of the details of the transaction, such as names, dates, and places. These details are often useful or interesting to numismatic researchers and collectors.¹

Cancelled checks can thus be important as a source of historical information that is often unrecorded elsewhere. I recently procured one such check, described below, that sheds some light on the financial life of immigrant laborers from Armenia who lived in the United States a century ago.

Armenians arrived in America in large numbers in the late nineteenth and early twentieth centuries, fleeing persecution in Ottoman Turkey.² The great majority of these early immigrants were young males. Once on these shores, they made their way to the large industrial cities of the Northeast or Midwest (as well as California), where many found employment in factories or with the railways. Gradually, as more arrived, small to medium-sized communities were established. As is common among immigrants, unfamiliarity with the local language and customs tended to keep the newcomers together. Frequently, friends and relatives from a particular town or district in the old country would travel together or follow one another to the same city in America.

Most newcomers envisioned a temporary stay. The typical immigrant planned to work for a few years, save some money, and use the savings to support his family in Armenia. Others hoped to return to their native towns with enough money to purchase a farm or small business. After the 1915 Armenian genocide, which resulted in the wholesale uprooting and destruction of the Armenian communities in Turkey,³ many came to the realization that return was impossible and settled permanently in the USA.

In the Midwest, Armenians settled in Detroit and Dearborn, Chicago and West Pullman, Grand Rapids, St. Louis, Milwaukee, South Milwaukee, Racine, Kenosha, and Waukegan, where low-paying jobs were available in foundries, wire mills, equipment and automotive assembly factories, machine shops, and steel mills. In the St. Louis area, where the check described below originated, Armenians lived in the city proper as well as the industrial suburbs of East St. Louis, Madison, and Granite City on the Illinois side of the Mississippi River, where they worked in factories and steel mills.⁴



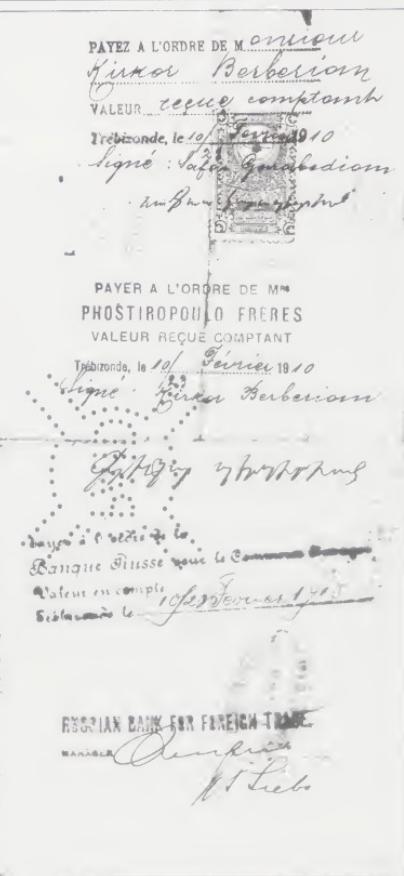
Immigrant life was difficult. Wage rates for unskilled labor were generally only a few dollars a day, forcing the men to be frugal.⁵ They would share tenements with sometimes six or ten men to a flat, one of whom might keep the house and prepare the meals while the others worked. If a man wished to send funds to his family, he would go to a nearby bank and purchase a check which could then be sent to a relative in Armenia, where the check would be cashed in the local currency.

Examining the check illustrated here, we can reconstruct how this process worked in some detail. The document itself, printed on thin yellowed paper, is rather nondescript. It measures about 242 x 117 mm, with a 232 x 106 mm border, and is labeled "FOREIGN CHEQUE" on the left hand side of the face. There are no vignettes. In financial parlance this is considered a bank draft or a foreign bill of exchange; it instructs a specified correspondent bank (in this case, the London branch of Bank of Scotland) to pay six pounds sterling on behalf of a specified originator bank in the USA (Southern Illinois National Bank of East St. Louis, Illinois). The fact that the names of both banks are pre-imprinted on the check indicates that the two banks had a standing arrangement to facilitate such foreign transfer payments. The check is numbered 15441 (suggesting that this type of transaction was carried out fairly often) and was drawn on January 17, 1910, probably by assistant cashier G. A. Miller whose name is signed in the lower right corner. The check is made payable to the order of Safar Garabedian, an Armenian living at an unspecified location (in Turkish Armenia). An unnamed purchaser who lived in or near East St. Louis paid the dollar equivalent of six pounds (close to \$30 at that time) to purchase the check from the Southern Illinois National Bank.

The check was then folded, probably inserted into an envelope with a letter, and mailed to Armenia where it was received and cashed. The back of the check records the various stages of payment. The check was endorsed by the recipient, signed in French and Armenian⁶ in purple ink across a light green Ottoman revenue stamp. First, the stamp was affixed, next a rubber stamp endorsement was applied in red ink (reading "pay to the order of ..." in French), and then filled in with date of the transaction and the signature of the recipient.

The check was cashed on 10/23 February 1910⁷ in the city of Trebizonde, a relatively large port town and commercial center on the Black Sea which had large Armenian and Greek communities. Garabedian obtained his funds from Kirkor Berberian, an Armenian who may have been a local cashier who could vouch for Garabedian's identity. On the same day, Berberian presented the check to Phostiropoulo Brothers, a Greek establishment also in Trebizonde.

Phostiropoulo stamped the upper left face of the check with an indistinct oval stamp in red ink containing a five-digit number. Their red-ink rubber stamp endorsement (also reading "pay to the order of ..." in French) appears on the back of the check with Berberian's signature in French and Armenian.⁸ Berberian was compensated by Phostiropoulo, upon which the check was presented for payment on the same date to the Russian Bank for Foreign Trade, which probably had an office in Trebizonde. This bank applied a red oval stamp (with a five-digit number in India ink within) to the lower left corner of the check face and endorsed the back, again using a red-ink rubber stamp giving the name of the bank in French.



The check was forwarded on to London for presentation to the Bank of Scotland, where a red British 1 p. revenue stamp was affixed. The word "Cancelled" with the initials RBFFT are printed on the stamp. The back also carries a purple ink stamp of the Russian Bank for Foreign Trade in English, possibly applied in London, accompanied by an illegible manager's signature. Perforated into the center of the check is the word "PAID" (enclosed in a circle with an X), which permanently indicated that the check had been paid and was no longer valid. As the check passed from hand to hand, taxes and handling fees were undoubtedly extracted. Bank of Scotland periodically returned the cancelled checks to Southern Illinois National Bank for reconciliation and archiving.

It is possible to conclude that Safar Garabedian (the recipient of the funds) was located in Trebizonde, but it is also possible that he lived in a village in the interior. Trebizonde might have been the nearest large town to his home. Unfortunately, the identity of the unnamed laborer who purchased the check in East St. Louis with his hard-earned dollars remains unknown to us. The check undoubtedly represented savings from a few weeks of back-breaking labor.

This practice of sending transfer payments home was not unique to immigrants from Armenia. It was common among other groups as well, and remains widely practiced today among immigrants and guest-workers around the world. Other checks reflecting similar patterns of transfer payments could be located and studied. Considering that much of the life of early immigrants was never recorded, documents such as these assume an added significance as historical evidence. This check is an interesting numismatic reminder that enables us to reconstruct the history of early Armenian immigration to America.

Information about checks and check collecting can be obtained from the American Society of Check Collectors, web address <http://members.aol.com/asccinfo>.

The earliest book on Armenian immigration is M. Vartan Malcolm, *The Armenians in America* (Boston: The Pilgrim Press, 1919). A scholarly monograph by Robert Mirak, *Torn Between Two Lands: Armenians in America 1890 to World War I* (Cambridge: Harvard University Press, 1983), is also available.

An excellent recent source on this topic is Peter Balakian's *The Burning Tigris: The Armenian Genocide and America's Response* (New York: Harper Collins, 2003).

Many of the Armenian immigrants in the St. Louis area were from Kghi, a town in the interior on the Armenian plateau, northeast of Kharpert. Others were from Russia and Gesarya. See Mirak, pp. 128-131, 142.. For a list of Armenians living in St. Louis and vicinity in the early twenties, see Armenian Encyclopedic Almanac 1925 (Boston: Haarenik Press, 1924), pp. 530-532, 627-629. For a historical snapshot of the community prepared in the early 1960's, see Garo Keorkian's *Antenoun Darekirkuh 1962* (Everyone's Yearbook) (Beirut: 1962), pp. 305-308 (in Armenian).

Mirak, pp. 83-87, provides figures indicating that the average wage rate during the first decade of the 20th century was around \$2 per day.

The endorsements on the back are in French, which was the principal European language used in the Ottoman Empire.

Dates are given according to both old and new calendars. In this case of the second date (February 23) corresponds to the system in use in the USA. The check was thus in transit for about five weeks.

Interestingly, the Armenian signature spells the first name "Krikor," which is the correct form of the name in the Armenian language.

Mr. Saryan, who is not a member of the ASCC, is a member of the American Numismatic Society and the Armenian Numismatic Society.

Harrisburg, Portsmouth, Mount Joy and Lancaster Railroad

by Coleman Leifer

This little railroad with the long name ran from Dillerville, Pennsylvania (near Lancaster) to Harrisburg, 36 miles, with an 18-mile branch from Columbia to Middletown (formerly Portsmouth).



This stock certificate, with ten vignettes including Benjamin Franklin and William Penn, is one of the most attractive issued by an American railroad. It has Quaker dating, a Toppin, Carpenter imprint at the bottom and an American Banknote Company logo under the Franklin vignette. The ABN logo reflects the merger, in 1858, of Toppin, Carpenter and six other bank note printers into the American Banknote Company. Earlier versions of this certificate, below about serial 4000 do not have this logo.

The railroad was originally chartered in 1832 as the Portsmouth, Mount Joy and Lancaster. For a brief period around 1834, James Buchanan, who eventually became the President of the United States, was President of this line. It was chartered again in 1835 under the name shown on the certificate. In 1861 the Pennsylvania Railroad leased the line for 999 years and the Dillerville-Harrisburg segment became a part of the PRR's main line between Philadelphia and Pittsburgh. In 1917 the PRR absorbed it as a wholly owned line.

REFERENCES:

Rails and Trails (www.railsandtrails.com/PRR/BOD1948/history.html)

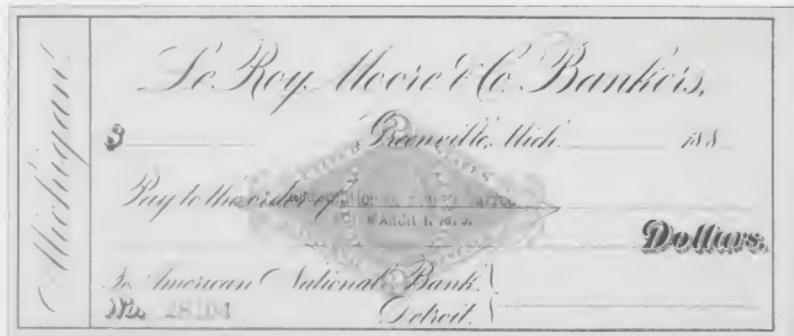
Pennsylvania Historical and Museum Commission (www.phmc.state.pa.us)

Collectible Stocks and Bonds from North American Railroads by Terry Cox, T. Cox and Associates, Arvada, CO, 2003.

**The Two Cent Revenue Stamped Paper
of the United States, 1865-1883**
by Ronald Lesher
(Part 18)

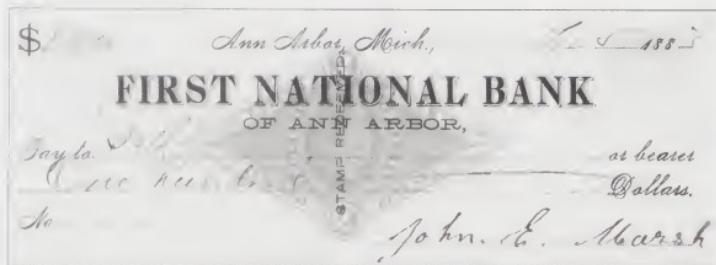
H. END OF THE TWO CENT TAX
REDEMPTION OF IMPRINTED STAMPS

Redemption Barred



The law on checks and drafts was abolished June 30, 1883. The previous Act of March 1, 1879 provided for the redemption of imprinted stamps, provided the owner had purchased the stamps within a period of three years. This is a very unusual handstamp, presumably applied by the government, to a draft whose purchaser apparently had not (or could not prove he had) purchased the stamps within three years.

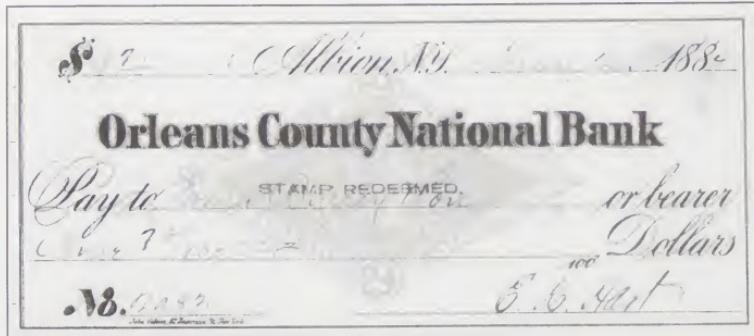
"Stamp Redeemed"



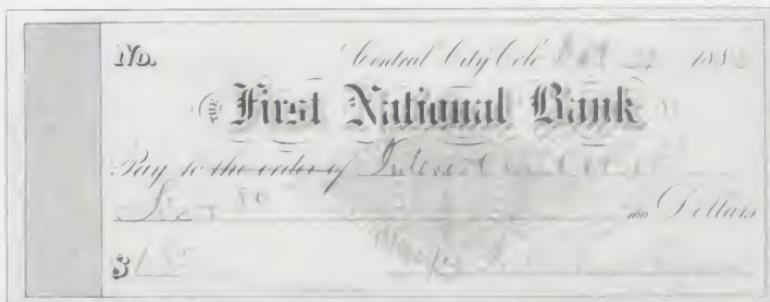
A September 15, 1883 usage (two and a half months after the abolition of the tax) of a check that was returned for redemption and handstamped by government clerks with the words "STAMP REDEEMED," reading up as the law required.

**H. END OF THE TWO CENT TAX
REDEMPTION OF THE IMPRINTED STAMPS**

"Stamp Redeemed" Reading Horizontally



"Stamp Redeemed" Reading Down



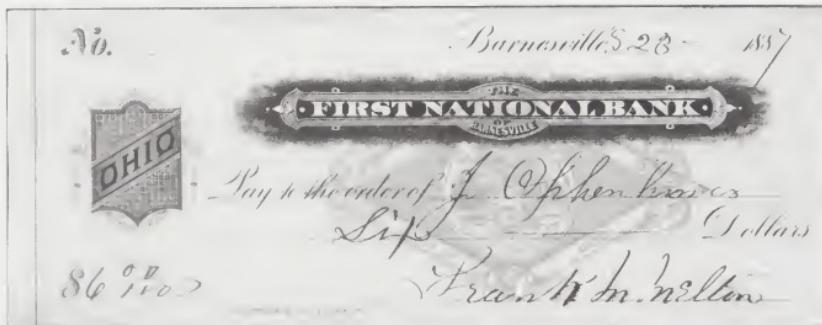
"Stamp Redeemed" Reading Both Up and Down



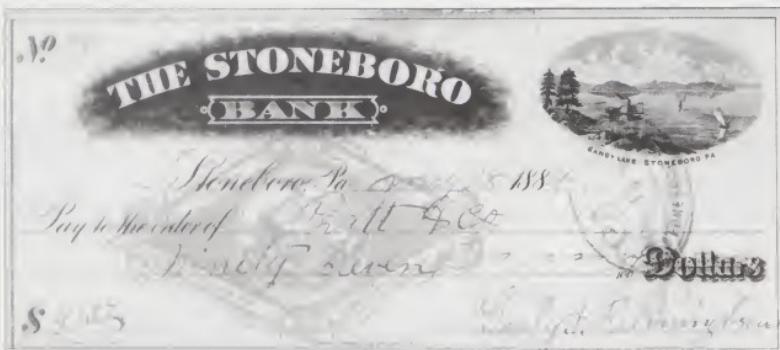
The law authorizing the redemption of the imprinted stamps directed that the handstamp be applied vertically reading up. Although the overwhelming majority were stamped according to that directive, occasionally one finds the handstamp applied either horizontally or reading down.

H. END OF THE TWO CENT TAX
 FACSIMILE OF THE TAX STAMP - STATE SEALS

Ohio



Pennsylvania



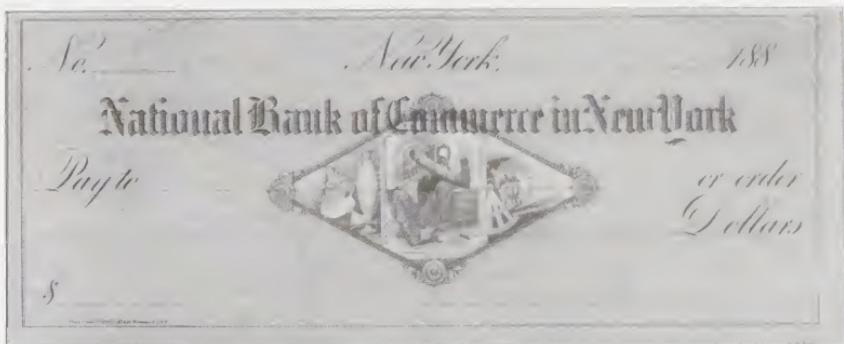
One enterprising firm, August Gast & Co. of St. Louis offered customers the state seal in the center of the diamond-shaped facsimile of the government stamp.

H. END OF THE TWO CENT TAX
FACSIMILE OF THE TAX STAMP

Liberty Replaced by Woman



Symbols of Commerce



The public had grown so used to the orange, diamond-shaped imprinted revenue stamp that enterprising check printers convinced the public to order facsimile designs that resembled the government tax stamps.

This is the eighteenth and final installment in a continuing series which reprinted Ron Lesher's gold-medal winning exhibit of two-cent Civil War revenue stamped paper.

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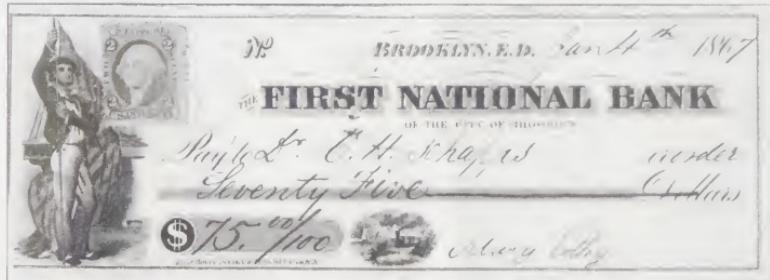
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A Presidential Check (W.A. Carter) - Leifer / 43 - 11
W. A. Carter, Post Trader, Ft. Bridger - * / 6 - 11

Brooklyn, E.D. by Charles Kemp

Recently I had been noticing checks from the 1860's or so, datelined "Brooklyn, E.D." I had seen earlier ones with "L.I." for Long Island but didn't have a clue what E.D. could stand for.



A check into Brooklyn's history provided the answer. To give a bit of background, the city, which is now part of New York City, actually was founded even earlier and is the oldest municipality in the state of New York. It was authorized as a village by the Dutch West India Co. in 1646 and originally called Breuckelen (Dutch for marshland). This was seven years before Nieuw Amsterdam, which became New York City.

In 1664, the English turned the Dutch out of New Netherland and renamed it the Province of New York after the Duke of York. In 1683 the General Assembly organized the province into twelve counties and Breuckelen became one of the original six towns of King County.

In 1776 an important battle was fought nearby and was won by the British, who then stayed in the area until 1783. Afterward the town prospered and grew. The name became Anglicized to Brooklyn and in 1834 it was incorporated as a city. In 1854 the City of Williamsburgh was annexed and it was that area that became known as Brooklyn, Eastern District. So this explains why checks from around that era may have an "E.D." designation.

Other towns were annexed later, the last being Flatbush in 1896. Then, in 1898, Brooklyn became one of the five boroughs of New York City. Today it is the second largest with a population of roughly 2.4 million.

Check 21 and Accounts Receivable Conversion

by Dave Shafer

Check 21 has been receiving a lot of publicity, but accounts receivable conversion (ARC) and other changes are having a much greater impact on the volume of checks actually being processed.

ARC began in 2002 when the National Automated Clearing House Association (NACHA) changed its regulations to allow remittance processing operations (such as credit card companies) to capture the data on a consumer's check, and clear the check as an electronic item rather than as a paper item.

These ACH debits function in the same fashion as the pre-authorized debits that are commonly utilized for recurring payments, such as monthly insurance premiums. Note that the remittance processor is not required to ask the consumer for permission to convert the paper check into an electronic item. However, there is a requirement to disclose that this might happen, and also the remittance processor must allow the consumer to opt out of this process.

The vast majority of all paper checks mailed by consumers to remittance processors take exactly one business day to clear from the date they are deposited to the bank of first deposit to the day the paper check is presented to the drawee bank. Some paper checks clear on a same-day basis (for example, if deposited directly at the drawee bank) while a small minority of paper checks may take two business days to clear. For example, this is sometimes true of checks drawn on relatively remote Eastern locations that are initially deposited in the Pacific time zone.

Similarly, the vast majority of ACH debits take exactly one business day to clear as well. These items can clear on a same-business day basis if deposited directly at the drawee bank. Further, unless operational problems arise, there should be no two-day float associated with ACH debits. Although the clearing of some items may be accelerated, the overall impact of ARC on check clearing times is negligible. The primary advantage to the remittance processor (which might also include utilities, insurance companies, etc.) is that it is less expensive to clear an electronic item than a paper item.

A remittance processing operation that converts checks utilizing ARC is required to destroy the physical checks within a relatively short period, but must retain images or microfilm of the checks for an extended period of time. Note that, currently, corporate checks, money orders, etc. cannot be converted utilizing ARC, although this may be changed within the next few years.

During 2004, over one billion consumer checks were converted into ACH debits utilizing ARC. Further, it is conservatively estimated that approximately two billion checks will be converted during 2005. This is, nevertheless, only about 15 to 20% of the total annual volume of consumer checks that are mailed to remittance processing operations.

Another type of check conversion is known as Point of Purchase, or POP. Through a POP system, a retailer might scan a consumer's check and hand the check back to the consumer, and clear the check as an electronic item. POP has not grown as rapidly as ARC because of the need to have scanners at so many locations. During 2004, POP was applied to less than 300 million checks, and the volume in the fourth quarter of 2004 was actually slightly less than the volume in the fourth quarter of 2003.

Check 21 became effective in October 2004 and can be applied to any type of check at any location. The primary difference between Check 21 and the other techniques is that Check 21 includes a requirement that an image of the check be captured and transmitted to the drawee bank. In fact, the drawee bank can require that the image be converted back into paper (known as an image replacement document or substitute check) before the item is presented to the drawee.

As a result of the potential expense of converting the images back into paper documents, Check 21 is currently only being utilized for high dollar value checks. For example, banks on the West Coast are utilizing Check 21 to clear large dollar checks (drawn on the East Coast) on an overnight basis without having to incur significant transportation expense. For years, a consortium of banks in California has operated charter jets from both San Francisco and Los Angeles for the primary purpose of shipping checks to Eastern points. These banks have recently announced that, as a result of Check 21, they will be able to discontinue this service later this year.

The Federal Reserve is a significant, but not the only, provider of Check 21 services. As of February, the Federal Reserve

was processing about 1 million Check 21 items per week, as compared to about 250 million paper checks. Currently, the Federal Reserve is converting all of these Check 21 items back into paper documents, but the Fed does plan on presenting purely electronic items (if accepted by the drawee) sometime in the near future.

Similar to ARC, Check 21 can easily eliminate all two-day float. However, currently, the Federal Reserve's charges for Check 21 are higher than the charges for clearing paper items (due to the costs of recreating the paper item before presentation to the drawee). Thus, as noted, banks are typically utilizing the Federal Reserve's Check 21 service only for larger dollar checks. A significant number of high dollar checks are typically written by corporations and, as previously mentioned, are not currently subject to ARC. As the exchange of images alone gains acceptance, and the Federal Reserve begins to clear items on a fully electronic basis, Check 21 charges will decline, and thus the use of Check 21 to clear checks will increase. Not only does Check 21 offer the potential to eliminate two-day float, but it can also result in a greater volume of checks clearing on a same-day basis. This particularly includes corporate checks processed in bank lockbox departments.

Note that ARC, Check 21, and POP are techniques that are utilized to convert checks that are still being written. There are two other trends that are actually reducing the volume of checks written. One of these involves a consumer telephoning a credit card company or other creditor, and authorizing them to initiate an ACH debit. There were about 200 million of these transactions in 2004. The second, and much more significant, innovation involves using the internet to authorize the creditor or vendor to initiate an ACH debit. There were well over half a billion of these transactions in 2004, and the volume grew from 148 million in the fourth quarter of 2003 to 202 million in the fourth quarter of 2004.

In summary, the longer term trends of telephone and internet initiated transactions, coupled with steadily increasing use of debit and credit cards, mean that fewer checks are being written in the first place. Further, corporations are doing more electronic transactions between each other. Ultimately, far fewer checks will be written. However, at the present time, well over a billion checks are issued each month and this volume will only slowly decline. Thus, techniques such as ARC, POP and Check 21 are very important as a means of clearing these remaining checks much more efficiently and slightly more rapidly.

All of this is having wide implications. The volume of checks deposited by remittance processors at commercial banks declined by about 15% from 2003 to 2004, primarily as a result of ARC. This has adversely impacted the fees that major banks receive from corporations. The volume of checks processed by the Federal Reserve fell from 3.86 billion in the fourth quarter of 2003 to 3.26 billion in the fourth quarter of 2004, down from a peak of 4.87 billion in the fourth quarter of 1992. As a result, during 2004, the Federal Reserve closed thirteen check processing centers. Further during 2005/2006, the Federal Reserve is closing an additional nine check processing centers. (Note that, in most cases, the various Federal Reserve Banks and Branches will remain open to provide other services such as cash. However, in those cases where a given Fed office provided only check services, the entire office is being closed.) Other consolidations are expected in subsequent years. Commercial banks either are or will be doing the same.

Finally, other parties are also impacted. For example, AirNet, the largest private sector air courier for checks, has selected a financial advisor "to review, develop and evaluate various strategic alternatives to enhance shareholder value".

Recent Indicators
(in millions of Checks/ACH transactions/quarter)
4th Quarter 2003 vs. 4th Quarter 2004

	Fed Commercial Check	ACH ARC* *Excludes on- us	ACH WEB	ACH POP	ACH TEL
2003	3,859	74	148	41.5	40.8
2004	3,262	324	202	41.3	51.4
% change between quarters	-15.5%	+339%	+36%	-.5%	+26%

Summary of Federal Reserve Check Restructuring**Locations Closed in 2004**

<u>Locations Closed in 2004</u>	<u>Migrated To</u>
Richmond	Baltimore
Columbia (SC)	Charlotte
Milwaukee	Chicago
Peoria	Chicago
Charleston (WV)	Cincinnati
Louisville	Cincinnati
Indianapolis	Cincinnati
Pittsburgh	Cleveland
El Paso	Dallas
San Antonio	Dallas
Omaha	Des Moines
Miami	Jacksonville
Little Rock	Memphis

2005/2006 Closures

<u>2005/2006 Closures</u>	<u>Migrated To</u>
Nashville	Atlanta
Birmingham	Atlanta
Columbus	Cleveland
Detroit	Cleveland
Oklahoma City	Dallas
Houston	Dallas
Salt Lake City	Denver
Portland	Seattle
Boston	Windsor Locks (CT)

Locations Previously Closed

Lewiston (ME) to Boston
Buffalo to Utica (NY)
Jericho (Long Island) to East Rutherford (NJ)

Locations Not Yet Impacted by Changes

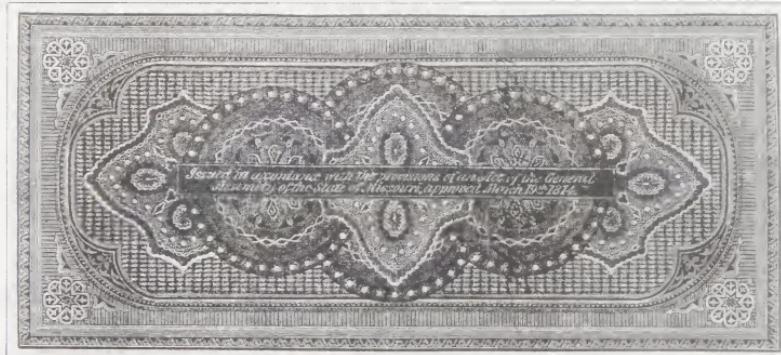
Philadelphia
New Orleans
Saint Louis
Minneapolis
Helena
Kansas City
San Francisco
Los Angeles

Dave Shaffer has worked in the areas of check processing and cash management since 1968.

Letter to the Editor

Dear Mr. Hohertz:

Wanted to send you a copy of this recently acquired piece. I thought it was very interesting and wanted to share it with you and the CC Journal readers. I'm not sure exactly what this is but it appears to be a certificate of indebtedness to Mr. Hoefller by the state for service in the militia of the U.S. Government in 1874.



The printer is R.P. Studley Co. Lith., of St. Louis. It is signed by Governor Silas Woodson and endorsed by Mr. Hoefller on the back.

Do you know if the City of Jefferson is now called Jefferson City? I was not able to find any info about this in my geographical encyclopedia!

Regards,
Jim

[Editor's Note: Without doing any research, I'm sure that the City of Jeferson is now Jefferson City, since that was the seat of state government well before this certificate was issued. In fact, it was known as Jefferson City during the Civil War. Perhaps someone can tell us whether the city used the alternate version of the name on occasion.]

Announcements

My Address. I am in the midst of changing my address, so please do not send anything to my previous PO Box after June 1. I do not have the new one set up yet, but will by the time the next issue is put together. In the meantime, please mail any articles or advertising changes to me at this temporary address: 6790 Denese St., Prior Lake, MN 55372.

Membership and Finances: It is discouraging to see the number of members dropped for non-payment of dues. A number of other organizations seem to be experiencing the same losses, but that offers little comfort to us. Are there other things we should be doing to provide more value to our members? Your Board members would be happy to hear your comments on this issue if you would take a moment to write or e-mail any of us.

The dues increase does seem to be sufficient to cover our normal operating expenses, and donations have put us on a secure financial footing for the near future.

Bob

Treasurer's Report

January 1 to December 31, 2004

<u>Starting Balance</u>		\$5006.26
<u>Plus Income</u>		
Dues & Advertising	\$4476.25	
Donated Material Sold	1425.00	
Interest Earned	3.75	
Total Income	\$5905.00	+5905.00
<u>Less Expenses</u>		
Postage	(\$451.11)	
Printing	(\$962.34)	
Office	23.99	
Fees	35.00	
Total Expense	\$3474.44	-3471.44
<u>Ending Balance</u>		\$7439.82

Respectfully Submitted,

Dick Naven

Dick Naven, Treasurer

Secretary's Report
Lyman Hensley

New Members

1786: George Booth
 2155 Westbrook Dr, Toledo, OH 43613
 From ARA

2 (w/vignettes), 4 (promissory notes), 5, 7 (Great Britain), 20, 22, 23, 26, 31, 32,

1787: S D Reiss
 9338 NW 50th Doral Circle So, Doral, FL 33178
 From Society of Paper Money Collectors

1,4,20

Address Changes

Arri Jacob - 1439 PO Box 50308, Sarasota, FL 34232
 Herbert Facchina - 361 27 Ellis Dr., Louisa, VA 23093

Dropped due to non payment of dues:

891 - Anderson, Warren	1427 - Lembke, Melvin
1670 - Bolduc, Bob	1214 - Liff, John
331 - DeKay, W R	975 - MacKenzie, Stuart
1589 - Dial, Betty	1598 - Nichols, Tom
1200 - Dixon, Warde H	1730 - O'Mara, Thomas
1751 - Epps, James	1281 - Perris, Richard
1566 - Erickson, Richard	1185 - Peterson, Lawrence
1158 - Garsick, Joseph	1765 - Pittman, Jim
1750 - Gedat, Gerard	1618 - Prajoux, Roland
853 - Green, Robert	1354 - Pryor, John
1284 - Hacker, Gary	1681 - Schindler, Harold
1423 - Henderson, Warren	843 - Stefancci, Walter
1696 - Hurt, Mike	1766 - Vianna, Orlando
1459 - Isham, Harold	1767 - Viens, John
1110 - Knott, Ruth	

A Find in the Marketplace

An RN-G3 imprinted check from Chicago, printed by Western Sales Agency, R.C. Root, Anthony & Co., Chicago. The check is printed in a pale violet.

Member Exchange

For sale. My personal collection of checks and a large check inventory. For price E-mail: nsowards@juno.com or phone (260) 745-3658. Neil Sowards, 548 Home Ave., Fort Wayne, IN 46807-1606.

Wanted: US Government checks and Wisconsin financial documents. James A. Downey, 1534 Pennsylvania Street, Sturgeon Bay, WI 54235. E-mail mufelika@itol.com.

Trade/buy/sell any financial paper from any USA town named Wausau, Wausa, Warsaw or Poland. Terence Kafka, 885 Spring Rd., Mosinee, WI 54455.

Collector seeking St. Louis, Missouri checks from the following National Banks: Twelfth Street, Telegraphers, Broadway and Washington. Ron Horstman, 5010 Timber Lane, Gerald, MO 63037.

New member is interested in pre-1950 Wisconsin checks. Will purchase or trade for any needed. Tom Casper, 3581 S. 75 St., Milwaukee, WI 53220-1137. E-mail tcasper57@hotmail.com.

Collector needs old Philippine TREASURY checks, 1900-1915, with portrait of Gen. LAWTON or Pres. McKinley. Top prices paid for nice examples, \$100 and up. Send checks or photocopies for my offer. C.M. Nielsen, PO Box 71005, Salt Lake City, UT 84171-0005.

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

Letter to the Editor

Enclosed are 77 checks that I am donating to the ASCC to be utilized at your discretion.

I have been a member of the ASCC for a few years.

Very truly yours,
Robert Whitley



They will all go to the Checkpool - and many thanks! - Editor

*Ruth A. Miller Knott,
Ephemерист*

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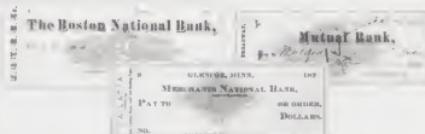
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